

B6A (Official Form 6A) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
6315 Old Glory Dr., Katy, TX 77449 LT 17 BLK 2, BEAR CREEK PLANTATON SEC 3	Mortgage	-	\$116,935.00	\$114,800.00

Total: **\$116,935.00**
(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Woodforest Bank-Business Checking	-	\$20.00
		Woodforest Bank-Checking	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		1 Stove	-	\$150.00
		1 Microwave	-	\$20.00
		1 Refrigerator	-	\$100.00
		1 Dishwasher	-	\$25.00
		1 Washer	-	\$50.00
		1 Dryer	-	\$50.00
		2 DVD Players	-	\$100.00
		Misc. Hand Tools	-	\$200.00
		1 Digital Camera	-	\$50.00
		1 52" TV	-	\$1,500.00
		In Ex-Spouse's Possession and she intends to keep it.		
		1 Surround Sound System	-	\$50.00
		1 Kirby Vacuum	-	\$100.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1 Mirror	-	\$20.00
		1 65" TV	-	\$350.00
		1 VCR	-	\$20.00
		1 Indian Rug	-	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. DVD's	-	\$100.00
		Misc. Model Cars	-	\$200.00
6. Wearing apparel.		Men's Apparel	-	\$100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford F-250	-	\$4,250.00
		1990 Ford Mustang Salvage Title	-	\$500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		1 Chair	-	\$25.00
		1 Desk	-	\$30.00
		2 File Cabinets	-	\$20.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		1 Printer/Fax Machine	-	\$100.00
		1 Drafting Table	-	\$30.00
		1 Computer	-	\$200.00
		2002 Box Blade/Front End Loader	-	\$5,000.00
		2007 20' Flat Bed Trailer	-	\$1,000.00
		2006 Roadclipper Goose Neck Trailer	-	\$2,000.00
		2003 Bob Cat & Accessories	-	\$5,000.00
		1998 John Deere Dozer	-	\$5,000.00
		2002 Light Tower	-	\$1,500.00
		1 Topcon Laser	-	\$200.00
		1 Digital Transit	-	\$100.00
		1 Lincoln Welder Generator	-	\$1,200.00
		1 Chop Saw	-	\$100.00
		Misc. Equipment	-	\$500.00
		2002 Box Blade/Front End Loader	-	\$5,000.00
		2001 480 Box Blade	-	\$5,000.00
		2002 Back Hoe/Front End Loader	-	\$5,000.00
30. Inventory.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Animals.		4 Dogs	-	\$40.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div> <div></div> <div>5</div> <div>continuation sheets attached</div> </div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div>				<div>Total ></div> <div>\$45,150.00</div>

B6C (Official Form 6C) (4/10)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
6315 Old Glory Dr., Katy, TX 77449 LT 17 BLK 2, BEAR CREEK PLANTATON SEC 3	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$2,135.00	\$116,935.00
1 Stove	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
1 Microwave	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
1 Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
1 Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
1 Washer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
1 Dryer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
2 DVD Players	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Misc. Hand Tools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
1 Digital Camera	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$2,880.00	\$117,680.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 Surround Sound System	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
1 Kirby Vacuum	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
1 Mirror	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
1 65" TV	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$350.00	\$350.00
1 VCR	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
1 Indian Rug	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Misc. DVD's	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Misc. Model Cars	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
Men's Apparel	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$100.00	\$100.00
2000 Ford F-250	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$745.00	\$4,250.00
2007 20' Flat Bed Trailer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$1,000.00
2006 Roadclipper Goose Neck Trailer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$2,000.00
2003 Bob Cat & Accessories	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$5,000.00	\$5,000.00
		\$9,615.00	\$130,920.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1998 John Deere Dozer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$5,000.00	\$5,000.00
2002 Light Tower	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$1,500.00	\$1,500.00
1 Topcon Laser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$200.00	\$200.00
1 Digital Transit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$100.00	\$100.00
1 Lincoln Welder Generator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$1,200.00	\$1,200.00
1 Chop Saw	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$100.00	\$100.00
Misc. Equipment	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$500.00	\$500.00
2002 Box Blade/Front End Loader	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$5,000.00
2001 480 Box Blade	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$5,000.00
2002 Back Hoe/Front End Loader	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$0.00	\$5,000.00
4 Dogs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)	\$40.00	\$40.00
		\$18,255.00	\$154,560.00

B6D (Official Form 6D) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: HOA Dues COLLATERAL: 6315 Old Glory Dr., Katy, TX REMARKS:				\$1,800.00	
Bear Creek Plantation Community 10960 Millridge N. Dr., Ste. 105 Houston, TX 77070	-	VALUE: \$116,935.00					
Representing: Bear Creek Plantation Community		Barsalou & Associates, PC 580 Executive Plaza 4635 Southwest Freeway Houston, TX 77027				Notice Only	Notice Only
ACCT #:		DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 52" TV REMARKS:				\$1,125.00	
Conn Credit Company P.O. Box 2358 Beaumont, TX 77704	-	VALUE: \$1,500.00					
ACCT #: 0258		DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2006 Roadclipper Trailer REMARKS:				\$4,505.00	\$2,505.00
Excel Finance Co. 4703 112th Lubbock, TX 79424	-	VALUE: \$2,000.00					
Subtotal (Total of this Page) >						\$7,430.00	\$2,505.00
Total (Use only on last page) >							

3 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 0040 Excel Finance Co. 4703 112th Lubbock, TX 79424	-	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2007 20' Flat Bed Trailer REMARKS: VALUE: \$1,000.00				\$1,850.00	\$850.00
ACCT #: 4250 GMAC Mortgage Attn: Customer Care P.O. Box 780 Waterloo, IA 50704	-	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 6315 Old Glory Dr., Katy, TX REMARKS: VALUE: \$116,935.00				\$113,000.00	
ACCT #: 4250 GMAC Mortgage Attn: Customer Care P.O. Box 780 Waterloo, IA 50704	-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 6315 Old Glory Dr., Katy, TX REMARKS: VALUE: \$11,792.20				\$11,792.20	
ACCT #: Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: NATURE OF LIEN: Tax Lien COLLATERAL: All of Debtor's rights, titles & interest-26 USC. REMARKS: 2004 & 2008 VALUE: \$9,453.59				\$9,453.39	
Subtotal (Total of this Page) >						\$136,095.59	\$850.00
Total (Use only on last page) >							

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx2877	-	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2002 Box Blade/Front End Loader REMARKS:				\$6,055.00	\$1,055.00
Marlin Leasing 300 Fellowship Rd. Mount Laurel, NJ 08054		VALUE: \$5,000.00					
Representing: Marlin Leasing		George D. Pelose 300 Fellowship Rd. Mount Laurel, NJ 08054				Notice Only	Notice Only
ACCT #: 7001	-	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2002 Box Blade/Front End Loader REMARKS:				\$7,500.00	\$2,500.00
Marlin Leasing 300 Fellowship Rd. Mount Laurel, NJ 08054		VALUE: \$5,000.00					
Representing: Marlin Leasing		George D. Pelose 300 Fellowship Rd. Mount Laurel, NJ 08054				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$13,555.00	\$3,555.00
Total (Use only on last page) >							

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: Promissory Note COLLATERAL: 2000 Ford F250 REMARKS:				\$3,505.00	
Texas Car Title & Payday Loans 2206 N. Fry Rd. Katy, TX 77449	-	VALUE: \$4,250.00					
ACCT #: 5000		DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2002 Back Hoe/Front End Loader REMARKS:				\$6,291.82	\$1,291.82
US Bank 207 W. Main St., Ste. 102 Marshall, MN 56258	-	VALUE: \$5,000.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN: Purchase Money Security Agreement COLLATERAL: 2001 480 Box Blade REMARKS:				\$7,500.00	\$2,500.00
Wells Fargo Bank, NA PO Box 650307 Dallas, TX 75326	-	VALUE: \$5,000.00					
Subtotal (Total of this Page) > Total (Use only on last page) >						\$17,296.82 \$174,377.41	\$3,791.82 \$10,701.82

Sheet no. **3** of **3** continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: CONSIDERATION: 1040 Taxes REMARKS: 2006-2008 Taxes		\$31,670.86	\$22,207.86	\$9,463.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotals (Totals of this page) >	\$31,670.86	\$22,207.86
Total >				\$31,670.86		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
Totals >					\$22,207.86	\$9,463.00
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 6183 ACB American, Inc. PO Box 177 Cincinnati, OH 45201	-	DATE INCURRED: CONSIDERATION: Gas Credit Card REMARKS: Exxon Mobil				\$1,059.32
ACCT #: Accelerated Revenue Inc. 4016 N. Hampton Dr. Powell, OH 43065	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Unknown
ACCT #: 3594 Ace Attn: Maurice Winters 622 West Little York Houston, TX 77091	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$990.00
ACCT #: ACE Cash Express, Inc. 1231 Greenway Dr., Ste. 600 Irving, TX 75038	-	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$2,185.00
ACCT #: ACE Cash Express, Inc. 1231 Greenway Dr., Ste. 600 Irving, TX 75038	-	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$1,640.00
ACCT #: 4958 ACE Cash Express, Inc. 1231 Greenway Dr., Ste. 600 Irving, TX 75038	-	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$202.00
Subtotal >						\$6,076.32
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3963 AFS/ACB 257 E 200 South Su Salt Lake City, UT 84110	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Unknown
ACCT #: 9001 Amegy Bank of Texas P.O. Box 27459 Houston, Texas 77227	-	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$10,000.00
ACCT #: 9363 American Express Customer Service PO Box 981537 El Paso, TX 79998	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
Representing: American Express		Becket & Lee LLP 16 General Warren Blvd. Malvern, PA 19355				Notice Only
ACCT #: 0086 BAC/Fleet Bankcard PO Box 26012 Greensboro, NC 27420	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$14,864.00
Representing: BAC/Fleet Bankcard		NCC Business Services, Inc. 3733 University Blvd. Jacksonville, FL 32217				Notice Only

Sheet no. 1 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$24,864.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
Representing: BAC/Fleet Bankcard		NCO Financial Systems Inc. 507 Prudential Rd. Horsham, PA 19044				Notice Only
ACCT #: 1229 Bank of America P.O. Box 15026 Wilmington, DE 19850	-	DATE INCURRED: CONSIDERATION: Overdraft Banking Fees REMARKS:				\$1,250.44
Representing: Bank of America		NCC Business Services, Inc. 3733 University Blvd. Jacksonville, FL 32217				Notice Only
Representing: Bank of America		NCO Financial Systems Inc. 507 Prudential Rd. Horsham, PA 19044				Notice Only
ACCT #: Belcrete PO Box 1505 Belton, TX 76513	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				Unknown
ACCT #: 2663 Best Buy Retail Services P.O. Box 15521 Wilmington, DE 19850	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown

Sheet no. 2 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,250.44

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Best Super Drive in Grocery, Inc. 9954 Stella Link Rd. Houston, TX 77039	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$1,196.00
ACCT #: Budget Food Store 4930 Aldine Mail Route Hosuton, TX 77039	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$3,100.00
ACCT #: Budget Ready Mix 14915 Market St. Houston, TX 77015	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				Unknown
ACCT #: Burt & Associates c/o United Rental 6700 Pincrest Dr., Ste. 150 Plano, TX 75024	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$1,267.22
ACCT #: 3205 CBCS P.O. Box 69 Columbus, OH 43216	-	DATE INCURRED: CONSIDERATION: Cable REMARKS: Direct TV				Unknown
ACCT #: Center Point Energy P.O. Box 1325 Houston, TX 77251	-	DATE INCURRED: CONSIDERATION: Utility Bill REMARKS:				Unknown

Sheet no. 3 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$5,563.22

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
Representing: Center Point Energy		Lam, LYN & Phillip 3555 Timmon Cane 790 Houston, Texas 77027				Notice Only
ACCT #: xxxx-xxxx-xxxx-1737	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$15,957.20
Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298						
Representing: Chase		Audreu, Palma & & Andreu, PL 701 SW 27th Ave., Ste 900 Miami, FL 33135				Notice Only
ACCT #: 6719	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,013.11
Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298						
ACCT #: 8045	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$11,915.00
Chase Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298						
ACCT #: 6779	-	DATE INCURRED: CONSIDERATION: Gas Credit Card REMARKS:				\$240.00
Chevron/GEMB Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076						

Sheet no. 4 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$31,125.31

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3166 Citifinancial PO Box 499 Hanover, MD 21076	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Unknown
ACCT #: 5154 Citifinancial PO Box 499 Hanover, MD 21076	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Unknown
ACCT #: 6666 Citifinancial PO Box 499 Hanover, MD 21076	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Unknown
ACCT #: Compass Bank PO Box 10566 Birmingham, AL 35296	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				\$850.00
ACCT #: Compass Bank PO Box 10566 Birmingham, AL 35296	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				\$550.00
ACCT #: Conroe Concrete c/o Yancy Concrete PO Box 3190 Conroe, TX 77305	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$10,000.00

Sheet no. 5 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$11,400.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Country Wide Home Loans P.O. Box 5170 Simi Valley, CA 93062	-	DATE INCURRED: CONSIDERATION: Foreclosure REMARKS:				\$0.00
ACCT #: Curb Planet PO Box 5787 Pasadena, TX 77508	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$1,500.00
ACCT #: Discover Bankruptcy Dept. P.O. Box 80036 Hillard, OH 43026	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$15,667.95
ACCT #: Eagle Food Store 12803 Hiram Clark Rd. Houston, TX 77045	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				Unknown
ACCT #: Equinox Financial Management 2720 S. River Rd., Ste. 4 Des Plaines, IL 60018	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$672.71
ACCT #: ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$261.00

Sheet no. 6 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$18,101.66

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057	-	DATE INCURRED: CONSIDERATION: Cable REMARKS: Dish Network				\$802.32
ACCT #: Exxon/Mobil Credit Card Center P.O. Box 688941 Des Moines, IA 50368	-	DATE INCURRED: CONSIDERATION: Gas Credit Card REMARKS:				Unknown
ACCT #: FC Texas Lending 6451 N. Federal Highway, Ste. 1204 Fort Lauderdale, FL 33308	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Unknown
ACCT #: 6900 Fidelity Bank of Texas PO Box 5540 Waco, TX 76708	-	DATE INCURRED: CONSIDERATION: Business Line of Credit REMARKS:				\$15,000.00
ACCT #: First Community Bank P.O. Box 752289 Houston, TX 77275	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				\$250.00
ACCT #: 7966 First Franklin Mortgage PO Box 660598 Dallas, TX 75266	-	DATE INCURRED: CONSIDERATION: Foreclosure REMARKS:				Unknown

Sheet no. 7 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$16,052.32

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3057 First USA Bank P.O. Box 15298 Wilmington, DE 19899	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT #: GC Services Limited Partnership Collection Agency Division P.O. Box 2667 Houston, TX 77252	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Unknown
ACCT #: 6442 GEMB/Home Design Furniture P.O. Box 981439 El Paso, TX 79998	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Unknown
ACCT #: 3703 GEMB/JCP ATTN: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT #: 8121 GEMB/Wal-Mart P.O. Box 981400 El Paso, TX 79998	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT #: GMAC Automotive Financing P.O. Box 380901 Bloomington, MN 55438	-	DATE INCURRED: CONSIDERATION: Repossession REMARKS:				\$0.00

Sheet no. 8 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$0.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED:				
Goodwin & Harrison		CONSIDERATION:				
PO Box 8278	-	Attorney Fees				\$2,400.00
Spring, TX 77387		REMARKS:				
		Cause No. 2008-36961; Houston Ready Mix, LP				
		vs. Armando Armas DBA Armas				
		Construction. Default Judgment entered				
		12/23/2008.				
ACCT #:		DATE INCURRED:				
Green Mountain Energy		CONSIDERATION:				
P.O. Box 660305	-	Utility Bill				\$1,200.00
Dallas, TX 75266		REMARKS:				
ACCT #:		DATE INCURRED:				
Heart Liquor		CONSIDERATION:				
3801 Aldine Mail Rd.	-	NSF Check				\$1,800.00
Houston, TX 77039		REMARKS:				
ACCT #:		DATE INCURRED:				
Hilco Receivables		CONSIDERATION:				
5 Revere Dr., Ste. 510	-	Unknown				Unknown
Northbrook, IL 60062		REMARKS:				
ACCT #: 4298		DATE INCURRED:				
Home Deopt Credit Services		CONSIDERATION:				
P.O. Box 6497	-	Credit Card				\$3,500.00
Sioux Falls, SD 57117		REMARKS:				

Sheet no. 9 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$8,900.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
Representing: Home Deopt Credit Services		McCARTHY, BURGESS &WOLFF 26000 CANNON ROAD CLEVELAND, OH 44146				Notice Only
ACCT #: xxxxxxxxxxxx3064 Home Deopt Credit Services P.O. Box 6497 Sioux Falls, SD 57117	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,400.00
Representing: Home Deopt Credit Services		McCARTHY, BURGESS &WOLFF 26000 CANNON ROAD CLEVELAND, OH 44146				Notice Only
ACCT #: Houston Ready Mix, LP 110 Holmes Rd. Houston, TX 77045	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS: Cause No. 2008-36961; Houston Ready Mix, LP vs. Armando Armas DBA Armas Construction. Default Judgment entered				\$46,467.55
		12/23/2008.				
Representing: Houston Ready Mix, LP		Goodwin & Harrison PO Box 8278 Spring, TX 77387				Notice Only

Sheet no. 10 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$49,867.55

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Immediate Concrete Partners c/o Ralph Tarantino 810 Highway 6 South, Ste. 118 Houston, TX 77079	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				Unknown
ACCT #: International Credit Auditors PO Box 48439 Minneapolis, MN 55448	-	DATE INCURRED: CONSIDERATION: Advertisement Fees REMARKS: The Blue Book Building & Construction Network				\$3,507.84
ACCT #: Jack's Food Store 8702 Mesa Dr. Houston, TX 77028	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS: Check #5949, #5947, #5951				\$930.00
ACCT #: JMG Construction 10060 West Airport Houston, TX 77031	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$822.70
ACCT #: Katy ISD Tax A/C PO Box 159 Katy, TX 77492	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: KEP Food Store 516 College Ave. South Houston, TX 77587	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$745.00

Sheet no. 11 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$6,005.54

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Kris Con 6800 Bingle Rd. Houston, TX 77092	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				Unknown
ACCT #: Leo Vasquez Tax Assessor Collector PO Box 4576 Houston, TX 77210	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
Representing: Leo Vasquez		Linebarger Goggan Blair & Sampson, LLP Attorneys at Law P.O. Box 3064 Houston, TX 77253-3064				Notice Only
ACCT #: 4808 Lonestar Rebar c/o William Sudela 2727 Allen Parkway, Ste. 1700 Houston, TX 77019	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$10,916.48
Representing: Lonestar Rebar		Crady, Jewett & McCulley LLP 2727 Allen Parkway, Ste 1700 Houston, TX 77019				Notice Only
ACCT #: Lowes/GE Money Bank Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,536.00

Sheet no. 12 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$15,452.48

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
Representing: Lowes/GE Money Bank		Genpact Services PO Box 1969 Southgate, MI 48195				Notice Only
ACCT #: Najeras 4740 Aldine Mail Rd., Ste. A Houston, TX 77039	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$335.00
ACCT #: National City Bank Attn: Bankruptcy Dept. 6750 Miller Rd. Brecksville, OH 44141	-	DATE INCURRED: CONSIDERATION: Foreclosure REMARKS:				Unknown
ACCT #: Nextcard Inc. P.O. 3412 Omaha, NE 68103	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$140.00
ACCT #: Nine Stop 6102 Bissonett Houston, TX 77081	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$1,090.00
ACCT #: 2974 Outsource Receivables Attn: Bankruptcy Dept. P.O. Box 166 Ogden, UT 84402	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Unknown

Sheet no. 13 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,565.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4086 Oxcollection 135 Maxess Road Melville, NY 11747	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Unknown
ACCT #: Pam's Groceries 8423 Winkler Drive Houston, TX 77017	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$590.00
ACCT #: Patton Food Store 507 W. Patton Houston, TX 77009	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$4,900.00
ACCT #: Pite Duncan 4375 Jutland Drive, Suite 200 P.O. Box 17935 San Diego, CA 92177	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Gmac				Notice Only
ACCT #: PLS Check Cashers 6237 Bellaire Blvd. Houston, TX 77081	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$345.00
ACCT #: Preferred Credit Inc. P.O. Box 1679 St. Cloud, MN 56302	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Notice Only

Sheet no. 14 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$5,835.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Property Management Office 6102 Brittmore, Suite M Houston, TX 77084	-	DATE INCURRED: CONSIDERATION: Broken Lease REMARKS:				Notice Only
ACCT #: Ready Cable, Inc. 11315 W. Little York Road, Bldg. #2 Houston, TX 77041	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$25,000.00
ACCT #: RME Equipment P.O. Box 486 Pinehurst, TX 77362	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$4,939.99
ACCT #: 4004 Rshk/cbsd Attn: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64195	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				Unknown
ACCT #: 5739 Sams Club Attn: Bankruptcy P.O. Box 103104 Roswell, GA 30076	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Notice Only
ACCT #: Scott Ramesey Attorney at Law 3000 Smith Houston, TX 77006	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				Unknown

Sheet no. 15 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$29,939.99

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Sealy Concrete, Inc. 4460 NE I-10 Frontage Road Sealy, TX 77047	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$9,800.00
ACCT #: 9303 Sears/cbsd P.O. Box 6189 Sioux Falls, SD 57117	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$400.00
ACCT #: 6483 Sears/cbsd P.O. Box 6189 Sioux Falls, SD 57117	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT #: Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165	-	DATE INCURRED: CONSIDERATION: Foreclosure REMARKS:				Unknown
ACCT #: 8901 Shell Oil/Citibank Attn: Bankruptcy P.O. Box 20507 Kansas City, MO 64195	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,325.00
ACCT #: Sherri Ireland Armas 18518 Andalusian Cypress, TX 77433	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00

Sheet no. 16 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$11,525.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 0064 Sterling Bank 919 Milan, Suite 115 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Notice Only
ACCT #: 9073 Sterling Bank 919 Milan, Suite 115 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				Notice Only
ACCT #: 6068 Sunbelt Rentals P.O. Box 409211 Atlanta, GA 30384	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				\$1,070.72
ACCT #: T&W Construction 518 Everington Drive Katy, TX 77450	-	DATE INCURRED: CONSIDERATION: Unpaid Vendors REMARKS:				Unknown
ACCT #: 5804 Texaco/Citibank Attn: Bankruptcy P.O. Box 20507 Kansas City, MO 64195	-	DATE INCURRED: CONSIDERATION: Gas Credit Card REMARKS:				Unknown
ACCT #: 5329 Texaco/Citibank Attn: Bankruptcy P.O. Box 20507 Kansas City, MO 64195	-	DATE INCURRED: CONSIDERATION: Gas Credit Card REMARKS:				Unknown

Sheet no. 17 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,070.72

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: The Peebles Law Firm P.O. Box 92970 Southlake, TX 76092	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: Todo Market 150 Evergreen Houston, TX 77087	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS: Check # 5913, 5918, 5919				\$2,427.00
ACCT #: 0877 United Recovery P.O. Box 722929 Houston, TX 77272	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Citibank				Unknown
ACCT #: W. Thomas Liddell 952 Echo Lane, Suite 480 Houston, TX 77024	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				Unknown
ACCT #: 8045 Washington Mutual/Providian Attn: Bankruptcy P.O. Box 10467 Greenville, SC 29603	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT #: Wayside Texaco 707 Wayside Drive Houston, TX 77011	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS: Check #5998				\$381.00

Sheet no. 18 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,808.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Welcome Food Store 15902 S. Post Oak Road Houston, TX 77053	-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$830.00
ACCT #: 0001 Wells Fargo P.O. Box 60510 Los Angeles, CA 90060	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Unknown
ACCT #: xxxx-xxxx-xxxx-4671 Wells Fargo Business P.O. Box 219482 Phoenix, AZ 85038	-	DATE INCURRED: CONSIDERATION: Business Credit Card REMARKS:				\$12,351.34
Representing: Wells Fargo Business		Baxter & Schwartz, P.C. 5450 N.W. Central Ste. 307 Houston, TX 77092				Notice Only
Representing: Wells Fargo Business		Client Services, Inc. 3451 Harry Truman Blvd. St. Charles, MO 63301				Notice Only
ACCT #: 1022 Wells Fargo Financial 15135 North Fwy., Suite 750 Houston, TX 77090	-	DATE INCURRED: CONSIDERATION: Sales Contract REMARKS:				Unknown

Sheet no. 19 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$13,181.34

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:			DATE INCURRED: CONSIDERATION: CPA Services REMARKS:				\$3,000.00
White & Associates 8203 Willow Place Dr. S. #605 Houston, TX 77070		-					
<div> <div>Sheet no. 20 of 20 continuation sheets attached to</div> <div>Schedule of Creditors Holding Unsecured Nonpriority Claims</div> </div> <div> <div>Subtotal ></div> <div>Total ></div> <div>(Use only on last page of the completed Schedule F.)</div> <div>(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</div> </div>							<div>\$3,000.00</div> <div>\$263,583.89</div>

B6G (Official Form 6G) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Sprint P.O. Box 660092 Dallas, TX 75266-0092	2 Year Contract Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sherri Ireland Armas 18518 Andalusian Cypress, TX 77433	

B6I (Official Form 6I) (12/07)

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Separated	Relationship(s): Age(s):	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Self-Employed/Owner	
Name of Employer	A Armas Construction	
How Long Employed	8 Years	
Address of Employer	6315 Old Glory Dr. Katy, TX 77449	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR**SPOUSE**

2. Estimate monthly overtime

\$0.00

\$0.00

3. SUBTOTAL

\$0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes (includes social security tax if b. is zero)

\$0.00

b. Social Security Tax

\$0.00

c. Medicare

\$0.00

d. Insurance

\$0.00

e. Union dues

\$0.00

f. Retirement

\$0.00

g. Other (Specify) _____

\$0.00

h. Other (Specify) _____

\$0.00

i. Other (Specify) _____

\$0.00

j. Other (Specify) _____

\$0.00

k. Other (Specify) _____

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$0.00

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

\$8,641.08

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$0.00

11. Social security or government assistance (Specify):

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income (Specify):

a. _____

\$0.00

b. _____

\$0.00

c. _____

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$8,641.08

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$8,641.08

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$8,641.08

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$150.00 \$50.00 \$50.00
3. Home maintenance (repairs and upkeep)	\$75.00
4. Food	\$250.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Cell Phone 17.b. Other: Work Lunches	 \$4,606.42 \$65.00 \$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$5,716.42
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$8,641.08 \$5,716.42 \$2,924.66

B6J (Official Form 6J) (12/07)

IN RE: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

SEPARATE SPOUSE BUDGET

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor and None Filing Spouse have been separated since 2009.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$0.00
b. Average monthly expenses from Line 18 above	\$0.00
c. Monthly net income (a. minus b.)	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Armando Ochoa Armas, Jr.**CASE NO **11-35670**CHAPTER **13****EXHIBIT TO SCHEDULE J****Itemized Business Expenses****A. Armas Construction**

Expense	Category	Amount
Telephone	Utilities	\$280.00
Electricity	Utilities	\$125.00
Water	Utilities	\$40.00
Office Maintenance, Equipment & Supplies	Office Supplies	\$75.00
Salaries/Contract Labor	Labor	\$2,425.00
Raw Materials & Inventory	Materials/Inventory	\$800.00
Advertisement	Advertisement	\$300.00
Auto Insurance	Insurance	\$136.42
Vehicle Gas and Maintenance	Gasoline	\$300.00
Work Lunches	Food	\$125.00
Total >		\$4,606.42

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$116,935.00		
B - Personal Property	Yes	6	\$45,150.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	4			\$174,377.41
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$31,670.86
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21			\$263,583.89
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	3			
TOTAL		43	\$162,085.00	\$469,632.16	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Armando Ochoa Armas, Jr.**Case No. **11-35670**Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$31,670.86
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$31,670.86

State the following:

Average Income (from Schedule I, Line 16)	\$8,641.08
Average Expenses (from Schedule J, Line 18)	\$5,716.42
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,332.11

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$10,701.82
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$22,207.86	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$9,463.00
4. Total from Schedule F		\$263,583.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$283,748.71

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Armando Ochoa Armas, Jr.**

Case No. **11-35670**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **45** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **7/22/2011**

Signature **/s/ Armando Ochoa Armas, Jr.**
Armando Ochoa Armas, Jr.

Date _____

Signature _____

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/10)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,022.00	Debtor's Income for 2009
\$97,320.00	Debtor's Gross Business Profit for 2009 for Business-A Armas Construction
\$233,074.76	Debtor's Gross Business Receipts for 2010 for Business-A Armas Construction
\$51,846.50	Debtor's YTD Businesss Gross Receipts for 2011 for Business A Armas Construction

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND
CASE NUMBER**

In the Matter of the Marriage of**NATURE OF PROCEEDING****Divorce**

**COURT OR AGENCY
AND LOCATION**

**In the 246th District
Court**

**STATUS OR
DISPOSITION**

Pending

**Sherri Ireland Armas
and
Armando Armas, Jr.**

Harris County, Texas**Cause No. 2009-55902**

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gipson and Norman 450 N. Texas Ave., Ste. A Webster, TX 77598	07/01/2011	\$874.00
Pioneer Credit Counseling PO Box 6860 Rapid City, SD 57703	07/01/2011	\$36.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Janel Sarnowski 14707 Bradford Colony Houston, TX	08/2009	2004 Gooseneck Trailer \$3,500.00. Transferee made all payments; Debtor bought the trailer in his name for transferee because she had poor credit. She is the equitable owner of property transferred.

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Sherri Ireland Armas-Non-Filing Spouse
Divorce proceeding filed on 09/01/2009

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None

☐

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS**BEGINNING AND ENDING
DATES**

**A. Armas Construction
aka A. Armas Inc.
6315 Old Glory Dr.
Katy, TX 77449
EIN#320-12452812
Tax Payer ID#20-0811606**

Construction**2003 to Current**

None

☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

☐

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS
MTK Postal Tax Services
4994D Hwy 6 N
Houston, TX 77084**

**DATES SERVICES RENDERED
2009**

None

☒

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Armando Ochoa Armas, Jr.**

Case No. **11-35670**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **7/22/2011**

Signature **/s/ Armando Ochoa Armas, Jr.**
of Debtor **Armando Ochoa Armas, Jr.**

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Armando Ochoa Armas, Jr.**Case No. 11-35670Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Armando Ochoa Armas, Jr.X /s/ Armando Ochoa Armas, Jr.7/22/2011

Signature of Debtor

Date

Printed Name(s) of Debtor(s)

X

Case No. (if known) 11-35670

Signature of Joint Debtor (if any)

Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Thomas M. Root, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Thomas M. Root

Thomas M. Root, Attorney for Debtor(s)

Bar No.: 17232600

Gipson & Norman

450 N. Texas Ave., Ste. A

Webster, TX 77598

Phone: (281) 332-4800

Fax: (281) 332-4808

E-Mail: admin@rootlaw.net

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Armando Ochoa Armas, Jr.**CASE NO **11-35670**CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Fixed Fee: <u>\$3,500.00</u>
Prior to the filing of this statement I have received:	<u>\$874.00</u>
Balance Due:	<u>\$2,626.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

None

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Any and all Contested Bankruptcy Issues and/or any Adversary Proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

7/22/2011

Date

/s/ Thomas M. Root

*Thomas M. Root
Gipson & Norman
450 N. Texas Ave., Ste. A
Webster, TX 77598
Phone: (281) 332-4800 / Fax: (281) 332-4808*

Bar No. 17232600

/s/ Armando Ochoa Armas, Jr.

Armando Ochoa Armas, Jr.

B 22C (Official Form 22C) (Chapter 13) (12/10)
In re: **Armando Ochoa Armas, Jr.**

Case Number: **11-35670**

According to the calculations required by this statement:

- ☐ The applicable commitment period is 3 years.
☒ The applicable commitment period is 5 years.
☒ Disposable income is determined under § 1325(b)(3).
☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$0.00	\$0.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.			\$3,332.11	\$0.00	
	a.	Gross receipts	\$8,641.08			\$0.00
	b.	Ordinary and necessary business expenses	\$5,308.97			\$0.00
	c.	Business income	Subtract Line b from Line a			
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.			\$0.00	\$0.00	
	a.	Gross receipts	\$0.00			\$0.00
	b.	Ordinary and necessary operating expenses	\$0.00			\$0.00
	c.	Rent and other real property income	Subtract Line b from Line a			
5	Interest, dividends, and royalties.			\$0.00	\$0.00	
6	Pension and retirement income.			\$0.00	\$0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$0.00	\$0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$0.00	\$0.00	
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$0.00			Spouse \$0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$0.00	\$0.00	
	a.					
	b.					

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10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$3,332.11	\$0.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$3,332.11	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$3,332.11									
13	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 13.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											
14	Subtract Line 13 from Line 12 and enter the result.	\$3,332.11									
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$39,985.32									
16	<p>Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: <u>Texas</u> b. Enter debtor's household size: <u>1</u></p>	\$38,294.00									
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>										

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$3,332.11									
19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 19.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											

B 22C (Official Form 22C) (Chapter 13) (12/10)

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$3,332.11
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$39,985.32
22	Applicable median family income. Enter the amount from Line 16.	\$38,294.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$534.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.				
	Persons under 65 years of age		Persons 65 years of age or older		
	a1.	Allowance per person		a2.	Allowance per person
		\$60.00			\$144.00
	b1.	Number of persons		b2.	Number of persons
		1			
	c1.	Subtotal		c2.	Subtotal
		\$60.00			\$0.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$428.00

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25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="203 367 1377 520"> <tr> <td data-bbox="203 367 251 405">a.</td> <td data-bbox="267 367 1015 405">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td data-bbox="1031 367 1377 405">\$786.00</td> </tr> <tr> <td data-bbox="203 405 251 478">b.</td> <td data-bbox="267 405 1015 478">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td data-bbox="1031 405 1377 478">\$1,172.92</td> </tr> <tr> <td data-bbox="203 478 251 520">c.</td> <td data-bbox="267 478 1015 520">Net mortgage/rental expense</td> <td data-bbox="1031 478 1377 520">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$786.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,172.92	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$0.00
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$786.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,172.92									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>										
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$312.00									
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$0.00									

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28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	\$496.00
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$58.42
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.
			\$437.58
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.		\$0.00
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.		\$0.00
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.		\$0.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.		\$0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$0.00
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.		\$0.00
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.		\$0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.		\$0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		\$1,771.58

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Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 24-37**

39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" data-bbox="203 327 1377 441"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$0.00</td> </tr> </table> <p>Total and enter on Line 39</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p>	a.	Health Insurance	\$0.00	b.	Disability Insurance	\$0.00	c.	Health Savings Account	\$0.00	<p>\$0.00</p>
a.	Health Insurance	\$0.00									
b.	Disability Insurance	\$0.00									
c.	Health Savings Account	\$0.00									
40	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.</p>	<p>\$0.00</p>									
41	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	<p>\$0.00</p>									
42	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.</p>										
43	<p>Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.</p>	<p>\$0.00</p>									
44	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.</p>										
45	<p>Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.</p>	<p>\$0.00</p>									
46	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.</p>	<p>\$0.00</p>									

B 22C (Official Form 22C) (Chapter 13) (12/10)**Subpart C: Deductions for Debt Payment**

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
a.	Bear Creek Plantation Comm.	6315 Old Glory Dr., Katy, TX	\$30.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
b.	Excel Finance Co.	2006 Roadclipper Trailer	\$75.08	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
c.	Excel Finance Co.	2007 20' Flat Bed Trailer	\$30.83	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	(See continuation page.)		Total: Add Lines a, b and c		\$1,855.59
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
a.	GMAC Mortgage	6315 Old Glory Dr., Katy, TX	\$196.54		
b.					
c.					
			Total: Add Lines a, b and c		\$196.54
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.				\$571.62
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
a.	Projected average monthly chapter 13 plan payment.		\$2,797.17		
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		6.2 %		
c.	Average monthly administrative expense of chapter 13 case		Total: Multiply Lines a and b		\$173.42
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$2,797.17
Subpart D: Total Deductions from Income					
52	Total of all deductions from income. Enter the total of Lines 38, 46 and 51.				\$4,568.75

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$3,332.11
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	

Part VI: ADDITIONAL EXPENSE CLAIMS																	
60	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Expense Description</th> <th style="width: 25%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, and c</td> <td style="text-align: right;">\$0.00</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.			b.			c.				Total: Add Lines a, b, and c	\$0.00
	Expense Description	Monthly Amount															
a.																	
b.																	
c.																	
	Total: Add Lines a, b, and c	\$0.00															
Part VII: VERIFICATION																	
61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>Date: <u>7/22/2011</u></p> <p>Date: _____</p> </div> <div style="width: 50%;"> <p>Signature: <u>/s/ Armando Ochoa Armas, Jr.</u> Armando Ochoa Armas, Jr.</p> <p>Signature: _____</p> <p style="text-align: center; margin-top: 10px;">(Joint Debtor, if any)</p> </div> </div>																

B 22C (Official Form 22C) (Chapter 13) (12/10)

47. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
GMAC Mortgage	6315 Old Glory Dr., Katy, TX	\$1,172.92	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Internal Revenue Service	All of Debtor's rights, titles & interest	\$157.56	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Marlin Leasing	2002 Box Blade/Front End Loader	\$100.92	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Texas Car Title & Payday Loans	2000 Ford F250	\$58.42	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
US Bank	2002 Back Hoe/Front End Loader	\$104.86	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Wells Fargo Bank, NA	2001 480 Box Blade	\$125.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no

Current Monthly Income Calculation DetailsIn re: **Armando Ochoa Armas, Jr.**Case Number: **11-35670**Chapter: **13****3. Income from the operation of a business, profession or farm.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

Debtor**A. Armas Construction**

Gross receipts	\$5,500.00	\$2,500.00	\$8,250.00	\$12,800.50	\$13,300.00	\$9,496.00	\$8,641.08
Ordinary/necessary business expenses	\$1,765.00	\$1,501.42	\$5,245.63	\$8,951.42	\$7,751.33	\$6,639.00	\$5,308.97
Business income	\$3,735.00	\$998.58	\$3,004.37	\$3,849.08	\$5,548.67	\$2,857.00	\$3,332.11